



FINANCE AND ADMINISTRATION CABINET
KENTUCKY HIGHER EDUCATION ASSISTANCE AUTHORITY

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Financial Aid Tip of the Month, February 2009

State offers several student aid programs

Kentucky students who choose to attend college or technical school in the commonwealth may be eligible for financial aid programs administered by the Kentucky Higher Education Assistance Authority (KHEAA). Unlike many states, Kentucky offers student aid based on financial need and academic merit.

Kentucky's need-based programs include the College Access Program (CAP) grant and Kentucky Tuition Grant (KTG). CAP grants may be used at all of Kentucky's public and private colleges. KTG awards may be used at Kentucky's private colleges. Students may apply for the CAP and KTG programs by completing the Free Application for Federal Student Aid, or FAFSA, online at www.fafsa.ed.gov.

Perhaps the best known program is the merit-based Kentucky Educational Excellence Scholarship (KEES). Students at certified Kentucky high schools earn college scholarships based on their yearly grade point average and their best ACT score. Home school and GED graduates earn awards based on their ACT score. Students who qualify for free or reduced lunches may also earn bonus awards based on how well they do on Advanced Placement or International Baccalaureate exams.

Students do not need to apply for a KEES award. If they attend a participating Kentucky college, KHEAA will automatically send the scholarship money after the school reports that the student is attending classes. KEES awards may also be used at some out-of-state colleges, but only if the school is in a state that participates in the Academic Common Market and the student is pursuing an approved major not available in Kentucky. KEES, CAP and KTG are funded by Kentucky Lottery revenues.

Another merit-based program is the Robert C. Byrd Honors Scholarship. This federally funded scholarship is worth up to \$1,500 per year for four years and is available to high school and GED graduates. It may be used at any college or university in the United States. Students must be nominated by their guidance counselor or adult education provider. Students must apply online through their Zip Access account at www.kheaa.com.

KHEAA also administers the Teacher Scholarship, Osteopathic Medicine Scholarship and Early Childhood Development Scholarship. Students may apply online for these scholarships through Zip Access.

To learn how to plan and prepare for higher education, visit www.GoHigherKY.org. For more information about Kentucky scholarships and grants, visit www.kheaa.com; write KHEAA, P.O. Box 798, Frankfort, KY 40602-0798; or call (800) 928-8926, extension 7381. For information about low-cost student loans, visit www.studentloanpeople.com; write The Student Loan People, P.O. Box 24328, Louisville, KY 40224-0328; or call (888) 678-4625.